

459



**Insurance and Real Estate Committee  
January 27, 2009**

**Testimony of the American Cancer Society**

The American Cancer Society is urging your support of SB 459, An Act Prohibiting Copayments for Preventative Care.

Health care coverage and insurance mandates for preventative care screenings, such as mammography's and colonoscopies, have helped to prevent and detect cancer at its earliest stages. However, while many insurance companies provide coverage for preventative care, there are still copayments required to be paid by patients. Insurance companies use copayments as a way for patients to consider the cost associated with health-care services before actually receiving care. Their hope is that people will reconsider potentially unnecessary procedures or medicines.

These copayments can also deter many from receiving rather routine services. According to the *New England Journal of Medicine*, a small co-pay of \$10 can stand in the way of a patient receiving a potentially lifesaving preventative procedure. The study cited that even the smallest co-pays can lead to a sharp decline in breast cancer screening rates. The report cited that the screening rates are approximately 8.3% lower when a co-pay is required compared to plans that offered full coverage.

The American Cancer Society is pleased that SB 459 includes tobacco cessation services as a preventative care service. By eliminating copayments for these programs, not only will more people be inclined to stop smoking, but also insurance companies and the state could have the potential to save a large amount of health care related costs that are a result of smoking.

The language of the legislation includes several preventive care services. The American Cancer Society would recommend that among the list of preventive care services, mammography's, colonoscopies and PAP smears, be included. These procedures may fall under section b (1) as being considered "periodic health evaluations", but by specifically including these procedures in the language of the bill, there would be no confusion by the patient, provider and health care practitioner on whether services covered or not.

When individuals are deterred by co-pays in obtaining preventative screenings, the cost associated with untreated diseases that had the potential of being detected early are much higher. For some individuals a co-payment of \$10 is too much to afford during these economic conditions, and is a deterring factor in obtaining a potentially life-saving procedure. These individuals are more likely to have cancer detected at its later stages when the chance of survival is much lower.

Please support this important piece of legislation so that Connecticut residents will be inclined to seek the preventative care against cancer and other illnesses.